

**Information to identify the case:**

Debtor 1	<u>Kathleen Wright-Gottshall</u>		Social Security number or ITIN xxx-xx-0355
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u> </u>		EIN _____
	First Name	Middle Name	Last Name
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>14-22358-CMG</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kathleen Wright-Gottshall

12/2/19

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
Kathleen Wright-Gottshall  
Debtor

Case No. 14-22358-CMG  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 24

Date Rcvd: Dec 02, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 04, 2019.

db	+Kathleen Wright-Gottshall, 164 Stowe Street, Toms River, NJ 08753-2923
cr	+DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
514858055	+Ema Recovery, 1 Harmon Meadow Bl, Secaucus, NJ 07094-3600
514858057	+Independent Recovery R, 24 Railroad Ave, Patchogue, NY 11772-3518
514858059	+Remex Inc, 307 Wall St, Princeton, NJ 08540-1515

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Dec 03 2019 00:50:13 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 03 2019 00:50:09 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
514858051	EDI: CAPITALONE.COM Dec 03 2019 05:03:00 Cap One, Po Box 85520, Richmond, VA 23285
514858052	+EDI: WFNNB.COM Dec 03 2019 05:03:00 Comenity Bank/Fashbug, Po Box 182272, Columbus, OH 43218-2272
514858053	+EDI: WFNNB.COM Dec 03 2019 05:03:00 Comenity Bank/Nwyrk&Co, 220 W Schrock Rd, Westerville, OH 43081-2873
514858054	+E-mail/PDF: creditonebknotifications@resurgent.com Dec 03 2019 00:57:21 Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
514858056	EDI: RMSC.COM Dec 03 2019 05:03:00 Green Tree Servicing L, 332 Minnesota St Ste 610, Saint Paul, MN 55101
515113059	E-mail/Text: bankruptcy.bnc@ditech.com Dec 03 2019 00:49:39 Green Tree Servicing LLC, PO BOX 6154, Rapid City, SD 57709-6154, Telephone # 888-298-7785
515107194	E-mail/PDF: resurgentebknotifications@resurgent.com Dec 03 2019 00:59:07 LVNV Funding, LLC its successors and assigns as, assignee of FNBm, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
515097270	E-mail/PDF: MerrickBKNNotifications@Resurgent.com Dec 03 2019 00:57:07 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
514858058	+E-mail/PDF: MerrickBKNNotifications@Resurgent.com Dec 03 2019 00:57:50 Merrick Bank, Po Box 9201, Old Bethpage, NY 11804-9001
515091352	EDI: PRA.COM Dec 03 2019 05:03:00 Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541
515091249	EDI: PRA.COM Dec 03 2019 05:03:00 Portfolio Recovery Associates, LLC, c/o Capital One/Hsbc, POB 41067, Norfolk VA 23541
514950805	EDI: Q3G.COM Dec 03 2019 05:03:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
514858060	+E-mail/Text: bankruptcy@savit.com Dec 03 2019 00:51:51 Sa-Vit Enterprises, 46 W Ferris St, East Brunswick, NJ 08816-2159
516140628	EDI: BL-BECKET.COM Dec 03 2019 05:03:00 TOYOTA LEASE TRUST, C/O BECKET AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701
514858061	EDI: TFSR.COM Dec 03 2019 05:03:00 Toyota Motor Credit, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054
514877401	EDI: TFSR.COM Dec 03 2019 05:03:00 Toyota Lease Trust, PO Box 8026, Cedar Rapids, Iowa 52408-8026
514877388	EDI: TFSR.COM Dec 03 2019 05:03:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026, Cedar Rapids, Iowa 52408-8026

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 04, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 3180W

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Total Noticed: 24

Date Rcvd: Dec 02, 2019

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 2, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Bruce H Levitt on behalf of Debtor Kathleen Wright-Gottshall blevitt@levittslafkes.com,  
sslafkes@levittslafkes.com;lspcattorneys@gmail.com;hbr69524@notify.bestcase.com;lsbankruptcynotic  
es@gmail.com  
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Nicholas V. Rogers on behalf of Creditor Ditech Financial LLC nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com  
Sherri Jennifer Smith on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com,  
nj.bkecf@fedphe.com

TOTAL: 7